

RFP-27-001 Insurance Broker Question and Answer

RFP- Bid Opening Date 10-13-2026 10:00 am

Question 1

Can you give us the estimated annualized premium per line of coverage for the following:
Dental, Vision, Life & Disability, Voluntary benefits.

Answer 1

Dental: \$344,188.52

Vision: \$50,827.14

Basic Life & AD&D: \$4,915.04

Voluntary Life & AD&D: \$103,873.90

Voluntary Spouse Life & AD&D: \$22,001.46

Voluntary Child: \$1,674.40

Short-term Disability: \$84,696.56

Long-term Disability: \$41,140.84

Critical Illness: \$45,745.96

FSA: \$387,095.80

Dep. FSA: \$56,956.12

Question 2

Can the price be adjusted during the 7-year contract period?

Answer 2

The proposal submitted should be for a firm price for the potential 7-year contract.

Question 3

What are the Enrollment figures?

Answer 3 (members only – not dependents)

Basic Life & AD&D: 442

Critical Illness 10K: 51

Critical Illness 20K: 12

Critical Illness 30K: 11

Dental: 383

Dental Retiree: 28

Dep Care FSA: 8

Group Life Retiree: 62 (grandfathered)

Healthcare FSA: 187

Longterm Disability: 442

Medical: 372

Medical Retiree: 5

Pet Wellness: 30

Short-term Disability: 158

Vision: 329

Vol Life Child: 75

Vol Life EE & AD&D: 224

Vol Life Spouse & AD&D: 112

Question 4

The RFP stated that we had 3,400 members on the Premier plan and 32,000 in the Classic plan and 1,500 in the HDHP plan.

Answer 4

498 eligible, 370 active, 780 bodies covered on Medical

Question 5

What is the coverage scope –

Answer 5

Benefits to be covered medical, dental, vision, life, disability, pet wellness, and other supplemental benefits; Workday is used for benefits administration and compliance tracking.

Question 6

Can you provide the Benefit Guide

Answer 6

2026 Benefit Guide will be posted on NWACC bid website

Question 7

What are the approximate number of members for Medical?

Answer 7

Approximately 500 eligible and 380 participating members with 780 lives

Question 8

What are the number of belly buttons or members typically covered?

Answer 8

380 members, 780 belly buttons

Question 9

Is that employees or total?

Answer 9

500 eligible, 380 and that's just members, 780 total covered lives

Question 10

Do you offer benefits to retirees or board members?

Answer 10

Retirees, yes but they have to be under 65. We don't have many approximately 5 on medical.

Question 11

Do you have retirees that are out of state? And if so, do you know what states?

Answer 11

We have some retirees out of state. Mainly local but out of state retirees are Oklahoma, Missouri and we have 1 in Florida.

Question 12

What is the current compensation model? Not necessarily the amount, but is it a consulting agreement, PEPM percentage?

Answer 12

PPPM on the medical and a percentage on the ancillary.

Question 13

You guys did an RFP on the actual benefits last year. So this, we're not actually quoting anything at this time.

Answer 13

Correct

Question 14

How many different medical plans you guys are currently offering right now? One?

Answer 14

Just one

Question 15

Is it one carrier but two plan designs?

Answer 15

One plan, one carrier for medical and dental; beginning 1/1/27: two plans, one carrier vision

Question 16

Are all of the benefits fully insured or is a medical self-funded?

Answer 16

Medical is self-funded. Everything else fully insured.

Question 17

But everything else is fully insured.

Okay, and is the pharmacy carved in with the medical?

Answer 17

No, It is carved out. It's integrated but carved out with Liviniti

Question 18

Is the current medical carrier blue, correct?

Answer 18

Yes

Question 19

You moved from UMR to Blue Cross?

Answer 19

No, we've been with Blue.

Question 20

Since we're just getting them all, who's Vision with?

Answer 20

VSP

Question 21

and life disability?

Answer 22

Ochs, disability is Madison, life is Securian. Ochs is the administrator.

Question 23

Do you have supplemental plans?

Answer 23

Yes, Critical Illness, Pet Wellness, Flexible Spending

Question 24

Please provide by benefit the number of members

Answer 24

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Question 25

Long-term disability, is it employer pay.

Is it gross app or bonus app

Answer 25

It's employer paid. Gross up.

Question 26

October 13th Bid Opening. Is that the deadline to have your bid submitted?

Answer 26

Yes, the proposal should be delivered before 10 am on October 13th.